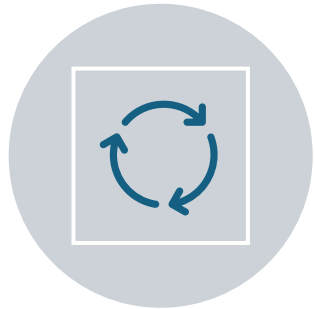


2025 Medical Plan Changes



Implementing the Blue Choice Options network to the PPO plans. Includes an increase in Office Visit copay, Emergency Room copay, and Out of Pocket limits



Blue advantage HMO will be available as a new plan option for 2025



HDHP plan deductibles are increasing to better align with IRS' definition of a HDHP



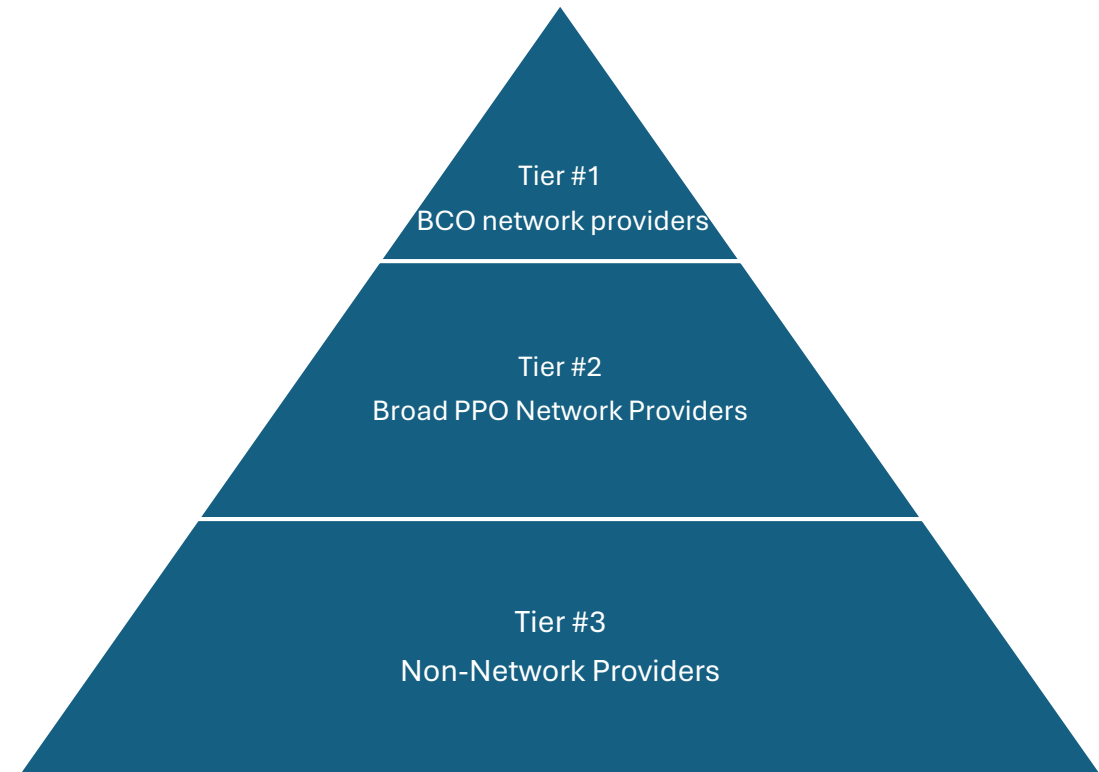
HMO IL Office Visit copays and Emergency Room copays are increasing

New Blue Choice Options Plan

It's a PPO with two levels of Network Benefits

This plan is a PPO with an added tier to receive greater discounts and lower premiums. The plan has three coverage tiers:

- **Tier 1** – You'll have the lowest out-of-pocket costs if you see a contracted provider in the Blue Choice OPT PPO network
- **Tier 2** – You'll have slightly higher out-of-pocket cost if you see a contracted provider in the larger PPO network. The copays in this tier are the same as in Tier 1. This is the same PPO network as the previous PPO plan.
- **Tier 3** – You'll have the highest out of pocket cost if you see an out-of-network doctor.

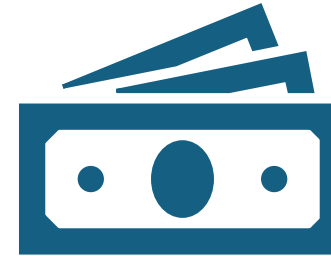


The way you use the plan is the same as other PPOs, there's just an additional network/tier of benefits to consider

New Blue Advantage HMO Plan



The Blue Advantage HMO has identical coverage to the HMO IL



The difference is the BA HMO has a slightly narrower network of participating providers and lower premiums



Check provider finder to verify your doctor is in the BA HMO network

2025 Plan Options

Benefits	HMO IL	BA HMO	HDHP 1700		Blue Choice Options PPO 500			Blue Choice Options PPO 750		
Provider Network	HMO IL	Blue Advantage HMO	PPO	Out-of-Network	BCO	PPO	Out-of-Network	BCO	PPO	Out-of-Network
Deductible										
Individual	N/A	N/A	\$1,700		\$500	\$500	\$1,500	\$750	\$750	\$1,500
Family	N/A	N/A	\$3,400		\$1,500	\$1,500	\$3,000	\$2,100	\$2,100	\$4,200
Out of Pocket										
Individual	\$1,500	\$1,500	\$5,950		\$2,000	\$2,500	\$3,000	\$2,500	\$3,000	\$4,500
Family	\$3,000	\$3,000	\$7,150		\$4,000	\$5,000	\$6,000	\$5,000	\$6,000	\$9,000
Coinsurance	100%	100%	90%	70%	90%	80%	70%	90%	80%	70%
Physician										
Primary Care Provider (PCP) Copay	\$30	\$30	90%*	70%*	\$30	\$30	70%	\$30	\$30	70%
Specialist Copay	\$50	\$50	90%*	70%*	\$50	\$50	70%	\$50	\$50	70%
Preventive	100%	100%	100%	70%*	100%	100%	70%	100%	100%	70%
Emergency Room	\$125 copay	\$125 copay	90%*		\$125 copay then 90%			\$125 copay then 90%		
Prescription Copays										
Retail (30-day supply)	\$10 Generic, \$35 Formulary Brand, \$60 Non-Formulary Brand	\$10 Generic, \$35 Formulary Brand, \$60 Non-Formulary Brand	90%*		\$10 Generic, \$35 Formulary Brand, \$60 Non-Formulary Brand			\$10 Generic, \$35 Formulary Brand, \$60 Non-Formulary Brand		
Mail Order (90-day supply)	\$20 Generic, \$70 Formulary Brand, \$120 Non-Formulary Brand	\$20 Generic, \$70 Formulary Brand, \$120 Non-Formulary Brand	90%*		\$20 Generic, \$70 Formulary Brand, \$120 Non-Formulary Brand			\$20 Generic, \$70 Formulary Brand, \$120 Non-Formulary Brand		

*Subject to deductible

Note: This brief comparison is an outline of the benefit schedules. This exhibit in no way replaces the plan document of coverage, which outlines all the plan provisions and legally governs the operation of the plans.

BCBSIL Provider Finder Tool

WWW.BCBSIL.com

How do I search for a provider?

1. **Find Care**

BlueCross BlueShield of Illinois

Search

Make a Payment

Log In or Sign Up

Shop Plans Prescription Drugs Insurance Basics Member Services

Considering Medicare?

We can help you find the right Medicare Plan.

Learn More

Coverage to Meet Life's Changes

Stay covered at every time in your life, like losing Medicaid or leaving a job. Find affordable individual and family options.

Find a Plan

BlueCross BlueShield of Illinois

Search

Pay My Bill Log In

Find Care Shop Plans Prescription Drugs Insurance Basics Member Services

2. **Find a Doctor or Hospital**

Providers in Your Network

- Find a Doctor or Hospital
- Find a Pharmacy
- Find a Vision Provider
- Virtual Visit
- Providers Outside of U.S.
- Breastfeeding Counseling
- Teledentistry
- Behavioral Health

Blue Distinction® Specialty Care

- Blue Distinction Centers
- Bariatric Surgery
- Cardiac Care
- Cellular Immunotherapy
- Fertility Care
- Gene Therapy
- Knee and Hip Replacement
- Maternity Care
- Spine Surgery
- Substance Use Treatment and Recovery

Where You Go Matters

- Know Your Network
- Choosing Health Care Options
- Tips To Find a Doctor or Hospital
- What Is an Emergency
- Understanding Costs and Quality
- Provider Network Selection Criteria
- Provider Information Validation
- Blue Star Group Report
- Utilization Management

3. **Basic Guest Search**

Even if you're not a member, you can answer a few questions to find the right network to search for doctors.

[Search for Doctors as a Guest](#)

BCBSIL Provider Finder Tool

WWW.BCBSIL.com

How do I search for a provider?

4. Select your Network*

5. Search for providers

6. Or browse providers by category or get cost estimates

*From the drop-down menu, select the following based on the plan you are enrolled in or are considering:

- Blue Choice Options [BCO]
- Participating Provider Organization [PPO]
- Blue Advantage HMO [ADV]
- HMO IL [HMO]